

Wisconsin Health Insurance Coverage 1999

Bureau of Health Information
Division of Health Care Financing
Department of Health and Family Services

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September 2000

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Introduction

This report on health insurance coverage is based on information from the 1999 Wisconsin Family Health Survey.

Background. The Wisconsin Family Health Survey (FHS) collects information about health insurance coverage, health status, health problems, and use of health care services among Wisconsin residents. This survey is conducted on a continuous basis, collecting information every month. A random sample of households is telephoned by trained interviewers, who speak with the household member most knowledgeable about the health of all household members. This respondent provides information for all people living in the household at the time of the interview.

Survey design. The survey results presented in this report are representative of Wisconsin household residents, who constitute approximately 97 percent of all persons residing in the state. (Non-household residents, including persons living in nursing homes, dormitories, prisons, and other institutions, constitute the remaining 3 percent who are not represented by this survey.) In 1999, the FHS interviewed respondents in 2,431 households; these households included 6,368 persons. Further information about the survey design is found in the Technical Notes.

Interpretive results. The tables in this report present estimated percentages of Wisconsin residents based on survey responses. These estimates should not be treated as precise results because they are derived from a sample. A 95 percent confidence interval (\pm) is printed in a column next to each percentage estimate; this means that 95 percent of similar surveys would obtain an estimate within the confidence interval specified. Tables also include estimated numbers of the Wisconsin household population, based on the weighted sample. Both the confidence intervals and the weighting procedures are described in the Technical Notes, as are variables used in this report, such as poverty status and metropolitan areas.

Contributors to this report. This report was compiled by a team in the Bureau of Health Information, led by Eleanor Cautley. The team included Richard Miller, Michael Soref, Chris Miller, Beverly Smith, and Patricia Nametz. The project was supervised by Patricia Guhleman, Chief, Research and Methods Section. Barbara Rudolph, Director, and Sandra Breitborde, Deputy Director, Bureau of Health Information, provided overall direction. Survey sampling and interviewing were conducted by the Wisconsin Survey Research Laboratory, University of Wisconsin-Extension.

This report was made possible by the cooperation of more than 2,400 survey respondents. We thank them for their contribution to making this information available.

The full annual report on Family Health Survey results will be released at a later date. Comments, suggestions and requests for further information may be addressed to:

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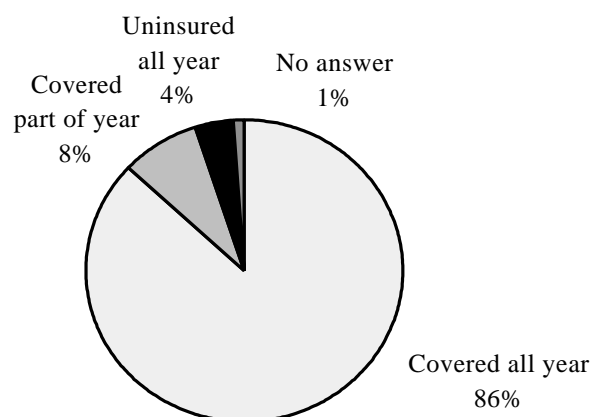
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Health Insurance Coverage Over Past Year

The majority of Wisconsin residents had health insurance for the entire last year. That is, they were continuously covered during the 12 months prior to the survey interview. An estimated 4.4 million residents (86%) were insured for all of the past 12 months.

An estimated 220,000 Wisconsin household residents (4%) had no health insurance of any kind during the past 12 months. Another 426,000 residents (8%) had health insurance for part of the year and were uninsured for part of the year. Together, an estimated total of 646,000 residents (13%) were uninsured during part or all of the past year (Figure 1). Those less likely to be insured for the entire year were adults aged 18-44, the poor, those in minority groups, those with less than a high school diploma, and children living with no employed adult (see Table 1, page 8).

Figure 1. Health Insurance Coverage Over Past Year, Wisconsin 1999



Source: 1999 Family Health Survey, Wisconsin Bureau of Health Information

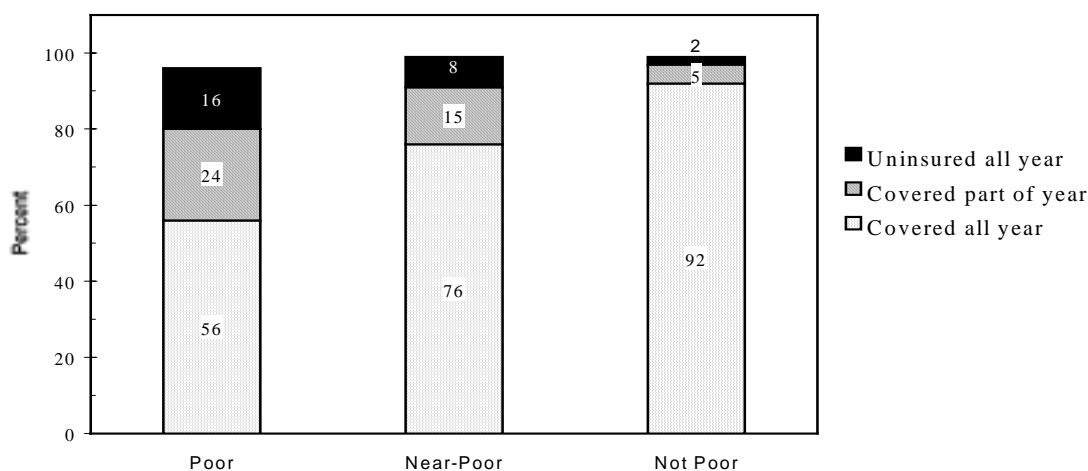
These estimates were obtained by asking survey respondents about their health insurance coverage for the 12 months prior to the interview in 1999. Respondents were asked: *“Thinking about all kinds of private and government health insurance, including Medicare, Medical Assistance, employer provided coverage, and insurance that you pay for, were you covered for all 12 months since (date one year ago), or covered for part of that time, or not covered at all by health insurance since (date one year ago)?”* (This question was asked for all household members).

Comparisons with national data. In the past, the FHS estimate of household residents who were uninsured for the entire year has been smaller than the estimate of persons uninsured for an entire calendar year produced by the U.S. Census Bureau’s Current Population Survey. The differences between these two estimates are due primarily to differing survey methods (see Technical Notes, page 17). Current Population Survey results are useful in comparing Wisconsin to other states, while the FHS estimate is preferable for descriptions of Wisconsin’s population.

Health Insurance Coverage Past Year

The poor and near-poor are disproportionately uninsured. In 1999, 39 percent of the poor and 23 percent of the near-poor were uninsured during part or all of the past year. In comparison, only 7 percent of non-poor residents had been uninsured during the year (Figure 2). Overall, 13 percent of all Wisconsin residents were uninsured during part or all of the past year (see Table 1, page 8).

Figure 2. Health Insurance Coverage Over Past Year by Poverty Status, Wisconsin 1999



Source: 1999 Family Health Survey, Wisconsin Bureau of Health Information

Note: There was no answer to this question for 4 percent of poor persons and 1 percent of near-poor persons.

About 33,000 Wisconsin children (2% of the 1,353,000 children in the state) lived in households with no employed adults in 1999. Twenty percent of these children (6,000) had no health insurance during part or all of the past year (Figure 3). This contrasts with children living in households where one or more adults were employed; 14 percent of these children (187,000) were without insurance during part or all of the past year.

Despite the higher proportion uninsured among children living with unemployed adults, the vast majority of uninsured children in Wisconsin live in a household with an employed adult (see Table 1, next page).

Figure 3. Children Uninsured for Part or All of Past Year by Adult Employment Status, Wisconsin 1999



Source: 1999 Family Health Survey, Wisconsin Bureau of Health Information

Table 1. Health Insurance Coverage Over Past Year, Wisconsin 1999

	Insured All Year		Insured Part of Year			
	Percent	(C.I.±)	Percent	(C.I.±)	Number	(C.I.±)
Total	86%	(1%)	8%	(1%)	426,000	(35,000)
Age Groups						
0-17	85	(2)	11	(1)	148,000	(20,000)
18-44	81	(2)	11	(1)	224,000	(25,000)
45-64	92	(1)	4	(1)	42,000	(11,000)
65+	97	(1)	2	(1)	11,000	(6,000)
Summary Age Groups						
18+	87	(1)	7	(1)	277,000	(28,000)
18-64	85	(1)	9	(1)	267,000	(28,000)
Sex and Age Groups						
Male (Ages 18+)	86	(1)	7	(1)	125,000	(19,000)
18-44	81	(2)	9	(2)	92,000	(17,000)
45-64	90	(2)	5	(2)	27,000	(9,000)
65+	97	(2)	2	(2)	6,000	(4,000)
Female (Ages 18+)	87	(1)	8	(1)	153,000	(21,000)
18-44	81	(2)	13	(2)	133,000	(19,000)
45-64	93	(2)	3	(1)	15,000	(6,000)
65+	97	(1)	1	(1)	5,000	(4,000)
Race/Ethnicity and Age Groups						
All Ages						
White, non-Hispanic	88	(1)	7	(1)	331,000	(32,000)
Black, non-Hispanic	66	(4)	26	(4)	59,000	(8,000)
Hispanic	70	(7)	12	(5)	19,000	(8,000)
Ages 0-17						
White, non-Hispanic	87	(2)	10	(2)	108,000	(18,000)
Black, non-Hispanic	67	(6)	26	(6)	24,000	(5,000)
Ages 18-64						
White, non-Hispanic	87	(1)	8	(1)	215,000	(25,000)
Black, non-Hispanic	63	(5)	27	(5)	33,000	(6,000)
Residence						
City of Milwaukee	76	(2)	16	(2)	100,000	(13,000)
Other Metropolitan (excluding Nonmetropolitan)	85	(2)	10	(1)	167,000	(22,000)
Poverty Status						
Poor	56	(4)	24	(4)	89,000	(14,000)
Near-poor	76	(3)	15	(2)	139,000	(19,000)
Not poor	92	(1)	5	(1)	192,000	(24,000)
Educational Attainment (Ages 18+)						
Less than high school diploma	80	(4)	9	(3)	30,000	(9,000)
High school graduate	87	(2)	8	(1)	108,000	(18,000)
Education beyond high school	88	(1)	7	(1)	140,000	(20,000)
Employment						
Ages 0-17						
Live with employed adult(s)	85	(2)	11	(1)	144,000	(20,000)
Live with no employed adults(s)	80	(10)	12	(8)	4,000	(3,000)
Ages 18-64						
Employed full-time	87	(2)	8	(2)	171,000	(34,000)
Employed part-time	81	(4)	10	(3)	43,000	(12,000)

Health Insurance Coverage Past Year

Table 1. Health Insurance Coverage Over Past Year, Wisconsin 1999 (continued)

	Uninsured All Year			
	Percent	(C.I.±)	Number	(C.I.±)
Total	4%	(1)	220,000	(25,000)
Age Groups				
0-17	3	(1)	45,000	(11,000)
18-44	7	(1)	132,000	(20,000)
45-64	4	(1)	43,000	(11,000)
65+	--	--	1,000	(1,000)
Summary Age Groups				
18+	5	(1)	175,000	(23,000)
18-64	6	(1)	175,000	(23,000)
Sex and Age Groups				
Male (Ages 18+)	6	(1)	103,000	(18,000)
18-44	8	(2)	81,000	(16,000)
45-64	4	(1)	22,000	(8,000)
65+	--	(1)	--	(1,000)
Female (Ages 18+)	4	(1)	72,000	(15,000)
18-44	5	(1)	52,000	(12,000)
45-64	4	(1)	21,000	(8,000)
65+	--	--	--	(1,000)
Race/Ethnicity and Age Groups				
All Ages				
White, non-Hispanic	4	(1)	169,000	(23,000)
Black, non-Hispanic	7	(2)	16,000	(5,000)
Hispanic	14	(5)	22,000	(8,000)
Ages 0-17				
White, non-Hispanic	3	(1)	30,000	(10,000)
Black, non-Hispanic	5	(3)	5,000	(3,000)
Ages 18-64				
White, non-Hispanic	5	(1)	138,000	(21,000)
Black, non-Hispanic	9	(3)	11,000	(4,000)
Residence				
City of Milwaukee	7	(1)	42,000	(9,000)
Other Metropolitan (excluding City of Milwaukee)	4	(1)	102,000	(18,000)
Nonmetropolitan	4	(1)	76,000	(15,000)
Poverty Status				
Poor	16	(3)	60,000	(12,000)
Near-poor	8	(2)	76,000	(15,000)
Not poor	2	(--)	81,000	(16,000)
Educational Attainment (Ages 18+)				
Less than high school diploma	9	(3)	30,000	(9,000)
High school graduate	4	(1)	60,000	(14,000)
Education beyond high school	4	(1)	84,000	(16,000)
Employment				
Ages 0-17				
Live with employed adult(s)	3	(1)	42,000	(11,000)
Live with no employed adults(s)	8	(6)	2,000	(2,000)
Ages 18-64				
Employed full-time	5	(1)	105,000	(27,000)
Employed part-time	8	(3)	34,000	(12,000)

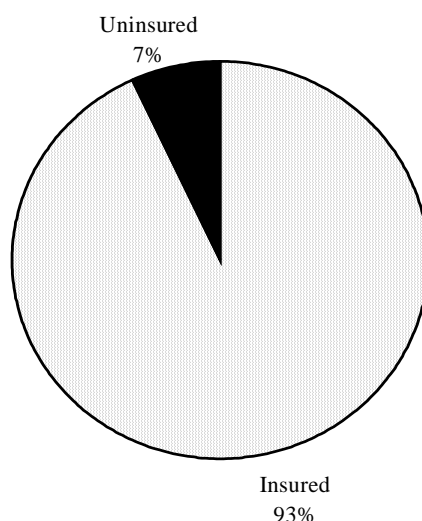
Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes.
A dash (--) indicates less than 0.5%, or fewer than 1,000 persons.

Current Health Insurance Coverage

The great majority of Wisconsin household residents have health insurance (counting both private and public coverage). In 1999, an estimated 4,770,000 Wisconsin household residents (93%) had health insurance and 340,000 (7%) did not. This estimate is a “snapshot” of Wisconsin at one point in time (Figure 4). (Respondents report on the health insurance coverage of each household member at the time of the survey interview; interviews are conducted throughout the year.)

The highest proportion insured is among older adults (age 65 and older), among whom nearly 100 percent are insured. Adults 18-44 are less likely to have insurance compared with other age groups. People in minority groups, people with less than a high school education, and people in poverty are most likely to be uninsured (see Table 3, page 12).

Figure 4. Current Health Insurance Coverage, Wisconsin 1999



Source: 1999 Family Health Survey, Wisconsin Bureau of Health Information

These data were obtained by asking respondents several questions about their current health insurance coverage. Separate questions were asked about Medicare, Medical Assistance (including Medicaid, Healthy Start and BadgerCare), private health insurance and other kinds of health care coverage for each household member. Those without any current health care coverage were considered uninsured at the time of the interview. (See Table 2, next page, for specific types of health insurance coverage.)

The 1999 estimate of currently uninsured (7%) is statistically a significantly larger estimate of currently uninsured than the 1998 FHS estimate (6%); conversely, the percentage of privately insured has decreased (76% in 1999 vs. 77% in 1998). (See Table 2 for 1999 results.)

Type of health insurance varies greatly by age. The majority of persons under age 65 have private insurance (Table 2, next page). The majority of persons 65 and older have a combination of Medicare and private insurance (75%).

Table 2. Health Insurance Coverage by Type, Wisconsin 1999

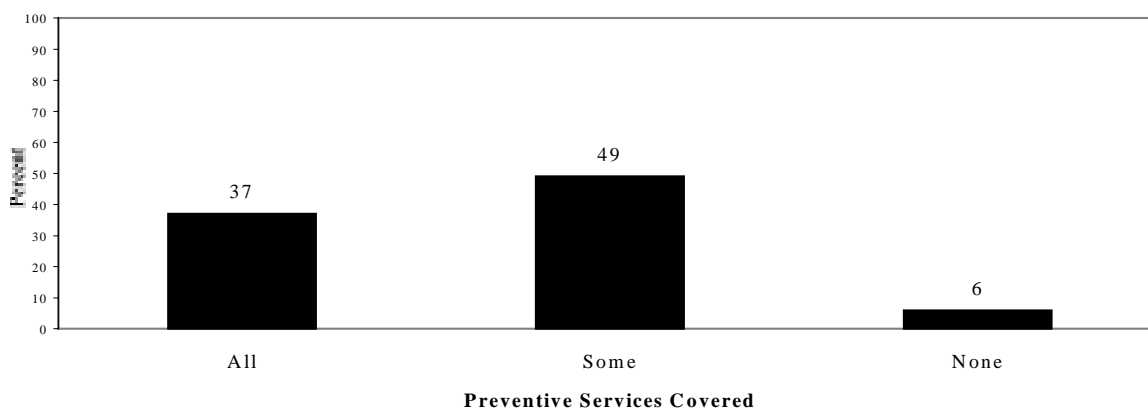
Age Group	Type of Health Insurance											
	Private Health Insurance		Medical Assistance		Medicare		Medicare And Private		Other Combination		No Health Insurance	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
0-17	83%	(2%)	7%	(1%)	0%	(0%)	0%	(0%)	4%	(1%)	6%	(1%)
18-44	86	(1)	2	(1)	--	(--)	--	(--)	1	(--)	10	(1)
45-64	90	(2)	3	(1)	1	(--)	--	(1)	1	(--)	5	(1)
65+	5	(1)	--	(--)	13	(2)	75	(3)	5	(2)	1	(1)
Total	76	(1)	3	(--)	2	(--)	9	(1)	2	(--)	7	(1)

Source: 1999 Family Health Survey, Wisconsin Bureau of Health Information

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes. A dash (--) indicates less than 0.5%.

For 6 percent of persons with private health insurance, the costs of general checkups and other preventive services were not covered (Figure 5). This can be considered a measure of underinsurance in the population. These data were obtained by asking privately insured respondents: *“Does this health insurance plan pay for all, some, or none of the costs of general checkups and other preventive services when those who are covered are not sick?”* (The question about coverage of preventive care was asked only for persons with private insurance. In general, Wisconsin Medicaid covers preventive services; Medicare covers limited preventive services, primarily screenings for specific diseases.)

Figure 5. Coverage of Preventive Care Among Those Privately Insured, Wisconsin 1999



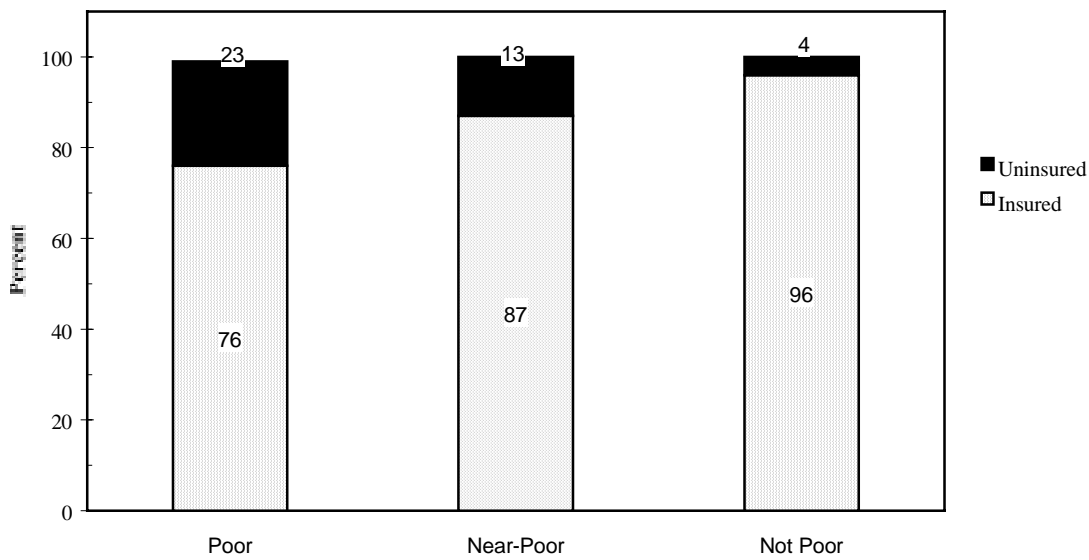
Source: 1999 Family Health Survey, Wisconsin Bureau of Health Information

Note: Another 6% of those with private insurance did not know how much of their preventive care was covered by their insurance and 2% refused to answer.

The estimated proportion uninsured was highest among the poor (23%) compared with near-poor and non-poor residents (13% and 4%) (Figure 6).

Poverty status is determined based on household size at the time of the survey and household income in the calendar year preceding the survey. A household of four people was considered “poor” (below the federal poverty guideline) in the 1999 survey if total income was below \$16,000 (see Technical Notes). The “near-poor” category includes all people in households where the income was greater than the poverty guideline but less than twice the guideline. For a household of four, this was \$33,000. All others (in households with income twice the poverty guideline or higher) were considered “not poor.”

Figure 6. Insured and Uninsured by Poverty Status, Wisconsin 1999



Even though the total population of poor residents (379,000) was a fraction of the non-poor population (3,651,000), the estimated number uninsured in each group was much closer: 88,000 poor residents and 129,000 non-poor residents were uninsured (see Table 3, next page).

Current Health Insurance Coverage

Table 3. Current Health Insurance Coverage, Wisconsin 1999

	Insured		Uninsured			
	Percent	(C.I.±)	Percent	(C.I.±)	Number	(C.I.±)
Total	93%	(1%)	7%	(1%)	340,000	(31,000)
Age Groups						
0-17	94	(1)	6	(1)	80,000	(15,000)
18-44	90	(1)	10	(1)	198,000	(24,000)
45-64	95	(1)	5	(1)	57,000	(13,000)
65+	99	(1)	1	(1)	5,000	(4,000)
Summary Age Groups						
18+	93	(1)	7	(1)	260,000	(28,000)
18-64	92	(1)	8	(1)	255,000	(27,000)
Sex and Age Groups						
Male (Ages 18+)	92	(1)	8	(1)	149,000	(21,000)
18-44	89	(2)	11	(2)	114,000	(18,000)
45-64	94	(2)	6	(2)	33,000	(10,000)
65+	99	(1)	1	(1)	3,000	(3,000)
Female (Ages 18+)	94	(1)	6	(1)	111,000	(18,000)
18-44	92	(2)	8	(2)	84,000	(16,000)
45-64	95	(1)	4	(1)	25,000	(8,000)
65+	99	(1)	1	(1)	2,000	(3,000)
Race/Ethnicity and Age Groups						
All Ages						
White, non-Hispanic	94	(1)	6	(1)	266,000	(28,000)
Black, non-Hispanic	89	(3)	11	(3)	25,000	(6,000)
Hispanic	83	(6)	17	(6)	27,000	(9,000)
Ages 0-17						
White, non-Hispanic	95	(1)	5	(1)	56,000	(13,000)
Black, non-Hispanic	90	(4)	10	(4)	9,000	(3,000)
Ages 18-64						
White, non-Hispanic	93	(1)	7	(1)	206,000	(25,000)
Black, non-Hispanic	88	(4)	12	(4)	14,000	(4,000)
Residence						
City of Milwaukee	90	(2)	10	(2)	66,000	(11,000)
Other Metropolitan (excluding City of Milwaukee)	95	(1)	5	(1)	140,000	(21,000)
Nonmetropolitan	92	(1)	8	(1)	134,000	(20,000)
Poverty Status						
Poor	76	(4)	23	(4)	88,000	(14,000)
Near-poor	87	(2)	13	(2)	115,000	(18,000)
Not poor	96	(1)	4	(1)	129,000	(20,000)
Educational Attainment (Ages 18+)						
Less than high school diploma	87	(3)	13	(3)	43,000	(10,000)
High school graduate	94	(1)	6	(1)	84,000	(16,000)
Education beyond high school	94	(1)	6	(1)	130,000	(20,000)
Employment						
Ages 0-17						
Live with employed adult(s)	94	(1)	6	(1)	74,000	(14,000)
Live with no employed adult(s)	81	(9)	19	(9)	6,000	(3,000)
Ages 18-64						
Employed full-time	93	(1)	7	(1)	148,000	(32,000)
Employed part-time	89	(3)	11	(3)	47,000	(13,000)

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes.

Technical Notes

Wisconsin Family Health Survey Design

The Wisconsin Family Health Survey (FHS) is a telephone survey of Wisconsin households, designed to provide estimates of health care coverage, various health problems, and use of health care services by people across the state.

The FHS sampling frame consists of all Wisconsin households with a working telephone. In 1999, the sample design for selecting telephone numbers for the survey divided the state into six sample strata, five of which were defined geographically by grouping all of the counties into five areas. Telephone area code/prefix combinations from these five strata were randomly sampled at rates proportionate to the population size of each stratum. A sixth sample stratum consisted of telephone prefixes within the City of Milwaukee that had previously been found to include at least 20 percent black respondents. This stratum was also randomly sampled.

The Wisconsin Survey Research Laboratory, University of Wisconsin-Extension, was under contract to draw the samples and conduct all interviews. Trained interviewers called the sampled telephone numbers and conducted the survey using a computer-assisted telephone interviewing (CATI) system. Each telephone number was called at least 10 times before being designated unanswered. The final overall response rate was 62 percent.

Interviews were conducted during every month of 1999; the number of interviews conducted each month ranged from a low of 152 in April to a high of 275 in June.

The final FHS sample for 1999 consisted of 2,431 household interviews, representing a total of 6,368 Wisconsin household residents.

The demographic characteristics of the 1999 sample are displayed in Table 4 (next page), which presents the unweighted frequencies. The results in this table are not representative of the Wisconsin population, because they have not been weighted to correct for disproportionate sampling rates.

Table 4. Wisconsin Family Health Survey 1999 Sample Size

Total	6,368	Residence	
Age Groups		City of Milwaukee	1,196
0-17	1,761	Other Metropolitan (excluding	
18-44	2,412	City of Milwaukee)	3,101
45-64	1,443	Nonmetropolitan	2,071
65+	752	Poverty Status	
Sex and Age Groups		Poor	532
Male		Near-poor	1,116
0-17	897	Not poor	4,501
18-44	1,178	Educational Attainment	
45-64	691	Ages 18 and older:	
65+	315	Less than high school diploma	427
Female		High school diploma	1,643
0-17	864	More than high school	2,520
18-44	1,234	Employment	
45-64	752	Ages 0-17	
65+	437	Live with employed adult(s)	1,696
Race/Ethnicity		Lived with no employed	65
White, non-Hispanic	5,398	Ages 18-64	
Black, non-Hispanic	579	Employed full-time	2,602
Hispanic	166	Employed part-time	534

Source: 1999 Family Health Survey, Wisconsin Bureau of Health Information

The person in each household who knows the most about the health of all household members is selected to answer all survey questions during the telephone interview. This person answers survey questions for him/herself as well as for all other household members. In 1999, 72 percent of the respondents were women.

The questions asked in the FHS were designed in the Bureau of Health Information. Many of the questions asked remain the same from year to year; new topics are added from time to time. Abbreviated versions of some survey questions appear with some of the tables in this report and in the Appendix. A copy of all questions asked in 1999 may be obtained from the Bureau of Health Information.

The data set for analysis of the 1999 FHS was constructed in the Bureau of Health Information, using the individual as the basic unit for analysis. Some missing data (i.e., respondent refused to answer or answered "don't know") on the age, sex, race and education variables were imputed, using interview transcripts and similar cases. About 8 percent of respondents did not report income (needed to calculate poverty status). Through imputation from other income information, the final proportion of households with missing information on poverty status was reduced to 4 percent (unweighted for households).

Household population estimates for age and sex groups were constructed in the Bureau of Health Information. The Demographic Services Center, Department of Administration (DOA), estimates the Wisconsin population on January 1 of every non-Census year.

The Bureau of Health Information estimates the July 1 population each year by adjusting the DOA estimate to reflect population growth between January and July. The household population used in the Family Health Survey weights is the total population minus the group-quarters population (i.e., persons living in nursing homes, college dormitories, prisons, etc.). The household population estimate for July 1, 1998, was used to weight the results in this report.

A final weight variable was constructed for each person record on the data set, incorporating the varying sampling rates, response rates by stratum, and the total estimated household population as described above. The weight adjusted the sample for the age/sex distribution of the household population estimate.

Definitions of Variables Used in This Report

Age and sex. These characteristics are reported by the respondent for each household member. Individual years of age are classified into four groups for the analysis here: ages 0 through 17, 18 through 44, 45 through 64, and 65 and older.

Race and ethnicity. These were determined by two questions. Everyone whose race was reported as white and who was reported as not Hispanic is grouped into the “white, non-Hispanic” category. The same applies to blacks who were reported as not Hispanic. Everyone identified as Hispanic, regardless of race, was coded as “Hispanic.”

Metropolitan and nonmetropolitan. Twenty Wisconsin counties have been designated metropolitan counties by the federal Office of Management and Budget. They are: Brown, Calumet, Chippewa, Dane, Douglas, Eau Claire, Kenosha, La Crosse, Marathon, Milwaukee, Outagamie, Ozaukee, Pierce, Racine, Rock, St. Croix, Sheboygan, Washington, Waukesha, and Winnebago. Counties are designated as metropolitan because they either 1) have a central city of at least 50,000 people, or 2) are adjacent and economically linked to a “central city” county. For the tables in this report, results for the City of Milwaukee have been separated from the rest of the metropolitan counties. The “Other Metropolitan” category includes Milwaukee County outside the city plus the remaining 19 metropolitan counties. The other 52 counties are nonmetropolitan.

Poverty status. The relationship between number of people in a household and the annual income of that household determines the poverty status. The Family Health Survey asked several questions about total household income during the calendar year prior to the survey (1998), and used current household size to determine whether a household’s income was below the federal poverty guideline. A household of four people was considered poor if the total income was below \$16,000 (this is an approximation of the 1998 federal guideline, which was \$16,450). The “near-poor” category on these tables includes all people in households where the income was greater than the poverty guideline but less than twice the guideline. For a household of four, this was \$33,000 (see Table 5, next page).

Table 5. Wisconsin Family Health Survey Poverty Guidelines, 1998

Household Size	Poverty Guidelines	
	Poor	Near-Poor
1	\$8,000	\$16,000
2	\$11,000	\$22,000
3	\$14,000	\$27,000
4	\$16,000	\$33,000
5	\$19,000	\$38,000
6	\$22,000	\$44,000

Source: Wisconsin Family Health Survey. Guidelines derived from *Federal Register*, February 24, 1998, and rounded to nearest \$1,000.

Notes: All members of a household were considered to be “poor” if total household income was less than the poverty guideline shown for a household of that size. Household members were considered to be “near-poor” if total household income fell between the poor and near-poor guidelines shown in this table for a household of that size.

Educational attainment. Years of schooling completed are categorized in three groups for this report. Adults who finished 11 grades of school or less are in the first group, “less than high school diploma.” Adults who completed 12 years of school or a GED are in the “high school graduate” group, and adults who attended college or technical school beyond high school are in the “education beyond high school” group.

Working-age adults (ages 18 to 64). People in this age range are classified by employment status. Those who were working full-time at the time of the survey are grouped together, as are those who were working part-time. The remaining adults ages 18-64 include homemakers, the retired, full-time students, persons laid off, the unemployed (either looking or not looking for work), and those disabled persons who are unable to work. These adults were not grouped together as it is too disparate a group.

Children under age 18. All children are classified by the employment status of the adults in their household. If at least one adult was employed either part-time or full-time, then the child was classified as living with an employed adult. If no adult in the child’s household was employed at the time of the interview, then the child was classified as living with no employed adults.

Health insurance. As used in this report, “health insurance” includes any kind of private or public coverage for health care costs, including Medicare, Medical Assistance (also called Medicaid), and other government-funded insurance. The FHS does not obtain information about the extent of services covered by insurance, or information about costs of premiums, deductibles, and co-payments.

Health insurance coverage over the past year. This estimates three groups: the percent of residents who were covered by health insurance over the entire 12 months preceding the telephone interview, the percent who had coverage during part of the 12 months and had no insurance part of the time, and the percent who had no health insurance at all during the preceding 12 months.

Because FHS interviews were conducted throughout the year, the “preceding 12-month” period is variable; it can include any 12-month period between January 1998 and December 1999.

As previously mentioned, the FHS estimate of uninsured for the entire year has not been identical to that reported by the U.S. Census Bureau’s Current Population Survey (CPS). Though both surveys estimate the proportion of persons who were uninsured for the entire past year, differences in measurement methods may explain most of the discrepancy between estimates. For example:

- The sample design for the FHS is a random sample of telephone numbers, stratified by regions, while the CPS uses a nationally representative multistage cluster sample.
- The sample for the FHS is larger than the CPS sample for the state of Wisconsin.
- The FHS insurance question refers to the past 12 months while CPS asks about the calendar year.
- The study designs are different: the CPS is longitudinal, conducting 8 interviews with each household over a 2-year period, while the FHS is a point-in-time study, conducting one interview with each household.
- There are variations in interviewer training and methods. The first CPS interview is conducted face-to-face while the FHS is conducted only by telephone.
- The CPS estimates the uninsured by the “residual method.” Survey participants report on the health insurance that they have had over the past year, and those who report no insurance at all are considered to be uninsured. The FHS specifically asks: *Thinking about all types of private and government health insurance, including Medicare, Medical Assistance, employer-provided coverage, and insurance that you pay for, were you covered for all 12 months since [this month last year], covered for part of that time, or not covered at all by health insurance since [this month last year]?*

Despite all the differences between the surveys, their findings on the characteristics of uninsured persons are very consistent. The Wisconsin Family Health Survey, the CPS, and all other reputable surveys find that persons are much more likely to be uninsured if they (or their family members) are unemployed, employed part time, low-income or poor, or lacking a high school diploma.

The reader is advised to use CPS estimates to make comparisons between states. However, for program purposes, the FHS is the best source of information about health insurance among Wisconsin residents since the FHS draws on a much larger representative sample in Wisconsin than does the CPS.

Insured and uninsured. The “current” estimate of health insurance coverage is the percent (or number) who had health insurance coverage at the time of the interview. It is a snapshot estimate, a cross-section of the Wisconsin household population at one point in time. Each respondent is asked to list household members who are currently insured through Medicare, Medical Assistance, private health insurance, or any other kind of coverage. Each household member with any insurance is considered to be insured. Those with no insurance at the time of the interview are uninsured. When interviews for the entire year are compiled, the results estimate the proportions insured and uninsured at any one random point in time during 1999.

There is a significant difference between estimates of the currently uninsured for 1999 (7%) and 1998 (6%).

Tables in This Report

All information presented in the tables and figures in this report, including the estimates of Wisconsin’s household population, was produced from the weighted 1999 Family Health Survey.

The tables include estimated percentages, 95 percent confidence intervals, and estimated numbers of people. The percentage estimates, as well as the percentage confidence intervals, are rounded to whole numbers to avoid the impression of greater precision than is warranted from a sample survey. The estimated numbers of people, which are estimates of the Wisconsin household population, are rounded to the nearest 1,000 for the same reason.

The 95 percent confidence interval (for both the estimated percents and number of people) is in parentheses. Add the confidence interval value to the estimated percent to find the high boundary and subtract it from the percent to find the low boundary of the 95 percent confidence interval. For example, on the top line of Table 3, 7 percent of Wisconsin household residents are estimated to be currently uninsured. Adding and subtracting the 1 percent value yields a 95 percent confidence interval of 6 to 8 percent. This means that 95 out of 100 random surveys would estimate that 6 to 8 percent of Wisconsin household residents were uninsured at the time of the survey. The same procedure applies to the estimated number of people; adding and subtracting 31,000 from 340,000 yields a 95 percent confidence interval of 309,000 to 371,000 persons who were not currently covered by health insurance.

In some tables the percentage estimates would be expected to sum to 100 percent, but they do not. This is due to two factors: rounding to whole numbers, and omission of “no answer” categories. The “no answer” category includes refusals to answer and answers of “don’t know.” Information about the “no answer” or missing data category is presented in tables where it is a sizable percentage.

Appendix

Abbreviated Interview Schedule 1999 Health Insurance and Demographic Questions

The questions are presented here as if they were asked only of the respondent, but in fact, most questions were asked about each person living in the respondent's household. All questions were answered by the respondent on behalf of the other household members. The complicated skip patterns built into the interview schedule are not shown here (nor are the response categories); skip patterns are based on the answers to prior questions. This is a simplified version presented for ease of understanding.

After the interviewer asks who is the most knowledgeable person in the household (in matters related to the health of other household members), that person is selected to be the respondent and answers questions on behalf of everyone in the household. At the start of the interview, the respondent is asked to list all persons living in the household and to give their first name, their relationship to the respondent, and their age and sex.

FAMILY HEALTH INTERVIEW SCHEDULE

- These next questions are about health insurance and other sources of payment for your household's medical care. Medicare is a Social Security health insurance program for persons 65 years and older and for disabled persons. Is anyone in your household enrolled in the Medicare program?
- There is a government program called Medical Assistance or Medicaid or Title 19 or BadgerCare that pays for health care for low income persons. Is anyone in this household NOW enrolled in Medical Assistance or Medicaid or Title 19?
- Has anyone in the household been enrolled in the Medical Assistance program in the last 12 months?
- There is a government program called Healthy Start that provides health care for pregnant women and young children who might have problems paying for health care. Is anyone NOW enrolled in Healthy Start?
- Has anyone in the household been enrolled in Healthy Start in the last 12 months?
- Now we want to ask some questions about health insurance coverage. Does anyone in your household have any private health insurance or hospital insurance plan which pays any part of a doctor bill or hospital bill, or any other medical costs? This includes insurance paid for by either you or an employer.
- Is everyone in your household covered by a private health insurance or hospital insurance plan?

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- Are all the persons you named covered by the same health insurance plan?
- Are you included in an employer group plan or is your plan some other kind of health insurance?
- Does this health insurance plan pay for all, some, or none of the costs of general checkups and other preventive services, when those who are covered are not sick?
- For overnight hospital stays, does this health insurance plan cover all, some, or none of the expenses of those who are covered?
- For health care at a doctor's office or health care clinic when those who are covered ARE sick or injured, does the health insurance plan cover all, some, or none of the expenses?
- Is this plan an HMO or PPO? (health maintenance organization or preferred provider organization)
- I am going to read three descriptions of different types of health care plans. After I have read all three, please tell me which one best describes the health plan that covers these people. You can use any doctor you choose 2. You can use any doctor you choose but is costs more to use a doctor outside the plan, or 3. You can use only a doctor associated with the plan.
- Have you been in this type of health plan for less than 12 months or more than 12 months?
- Now I'd like to know about health insurance coverage during the past 12 months for each person living there. Thinking about all kinds of private and government health insurance, including Medicare, Medical Assistance, employer provided coverage, and insurance that you pay for, were you covered for all 12 months since (*month*), covered for part of that time or not covered at all by health insurance since (*date*).

(The next question was asked about all household members aged 6 and older.)

- What is the highest grade or level in school or college that you have completed?

(The next two questions were asked about all household members aged 18 and older.)

- Are you now married, widowed, divorced, separated, never married, or a member of an unmarried couple?
- Are you working full-time, working part-time, laid off or on strike, retired, unemployed and looking for work, unemployed and not looking for work, unable to work or disabled, keeping house, or a full-time student?

(The next two questions were asked only of adults who were working full-time or part-time.)

- This question is about your longest job in the past 12 months. I'll read a list of different types of jobs. Which type best describes your job: sales; clerical; service; professional; technical; managerial; administrative; farming; craftsman; operating a machine; assembly work; driving; or laborer?
- Thinking about your longest job in the past 12 months, were you working for wages, salary, or commissions as an employee of a private company, business, or individual; or a government employee; or self-employed in your own business, professional practice, or farm; or working without pay in the family business or farm?
- Is your race White, Black, Asian, or American Indian?
- Who, if anyone, in your household is of Hispanic origin...such as Mexican-American, Latin American, Puerto Rican or Cuban?
- In what county is this residence located?

(Asked if residence is in Milwaukee County)

- Is this residence in the city of Milwaukee?
- What is your Zip code?
- Do you live on a farm?

(The next series of questions was about household income. Respondents were asked two income questions depending on their household size. Answers to these questions are used to compute poverty status. Because this is a very complicated section with complex skip patterns, only one example is given here, based on a household of four.)

- Thinking of the total income for everyone in your household from all sources in 1998, was that income less than \$16,000, between \$16,000 and \$33,000 or over \$33,000?

(If the respondent answers "over \$33,000," the following question is asked.)

- Would you say that your household's total income in 1998 was less than \$35,000, between \$35,000 and \$40,000, between \$40,000 and \$50,000, between \$50,000 and \$75,000, or greater than \$75,000?
- Approximately how long have you had this phone number?
- Do you have more than one telephone number in your household?
- During the last 12 months, was the household you lived in without telephone service at any time, for any reason?

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- During the last 12 months, for how long, in total, was your household without phone service?
- That's my last question. Thank you very much for your time and cooperation.

